

EXHIBIT 3.D

Circle Gold
Account Statement

1-800-773-7373

Call Citizens' special, dedicated Gold Customer service line any time
for account information, current rates, and answers to your questions.

1 OF 6

Beginning December 22, 2009
through January 25, 2010

U8259 BR442 20 1

FREDERICK V MCENIMEN III
PO BOX 412
EXETER NH 03833-0412

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Circle Gold Summary

Account	Account Number	Balance Last Statement	Balance This Statement	FREDERICK V MCENIMEN III SHARONA S MCENIMEN Circle Gold Checking w/Interest [REDACTED]-265-4
DEPOSIT BALANCE				
C h e c k i n g				
Circle Gold Checking w/Interest	[REDACTED]-265-4	12,724.64	7,214.23	
Circle Gold Checking w/Interest	[REDACTED]-133-0	244.26	266.54	
S a v i n g s				
Statement Savings	[REDACTED]-9973	201.26	252.28	
Statement Savings	[REDACTED]-9981	5.97	5.97	
				Total Deposit Balance
				7,759.02
LOAN BALANCE				
Equity Line of Credit*	as of 01/22/10 [REDACTED] 8148	59,279.78	59,917.93	
				Total Loan Balance
				59,917.93
*A statement containing details of this account will be mailed to you separately. If you have questions about your balance, please refer to your detailed statement when it arrives. Coupon book accounts do not receive monthly statements.				
Monthly combined balance to waive monthly fee is				20,000.00
Your monthly combined balance this statement period is				69,189.99
				Total Relationship Balance
				67,676.95

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Checking

S U M M A R Y

Balance Calculation

Balance

Previous Balance	12,724.64	Average Daily Balance	10,047.70
Checks	11,752.52 -		
Withdrawals	23,319.75 -	Interest	
Deposits & Additions	29,560.41 +		
Interest Paid		Current Interest Rate	.15%
	1.45 +	Annual Percentage Yield Earned	.15%
Current Balance	7,214.23 =	Number of Days Interest Earned	35
		Interest Earned	1.45
		Interest Paid this Year	1.45

FREDERICK V MC MENIMEN III
SHAUNA S MC MENIMEN
Circle Gold Checking w/Interest
-265-4

Previous Balance

T R A N S A C T I O N D E T A I L S

12,724.64

Checks * There is a break in check sequence

Check #	Amount	Date	Item No.	Check #	Amount	Date	Item No.
9212	25.00	12/22	090511869	9260	2,028.75	01/04	090093711
9218*	50.00	12/29	022730227	9261	1,000.00	01/04	090859154
9240*	40.00	12/23	090449353	9262	300.00	01/04	090100509
9246*	914.42	12/29	021211310	9263	600.00	01/04	090101270
9250*	359.63	12/23	021737379	9264	2,300.00	01/04	090337914
9254*	105.00	12/24	021820630	9265	23.00	01/04	090177897
9255	128.95	12/24	021820607	9266	500.00	01/06	090144584
9256	495.00	01/04	090618519	9268*	50.00	01/11	090618806
9258*	411.01	12/31	090151339	9273*	200.00	01/07	014188247
9259	221.76	01/07	023617566	9310*	2,000.00	01/25	023363641

Total Checks

11,752.52

Withdrawals

ATM/Purchases

Date	Amount	Description
12/22	50.97	5653 POS Debit - 520436 Hess 29202 Hampton NH
12/23	108.29	5736 POS Debit - 001 Stop & Shop #2 Exeter NH
12/24	56.01	5736 POS Debit - 000100 On The Vine Market Exeter NH
12/24	21.76	5736 POS Debit - 001 Stop & Shop #2 Exeter NH
12/28	200.00	5653 ATM Cash - Nh4012 Citizens Exeter Drive Up, Exeter NH
12/28	92.98	5736 POS Debit - 001 Stop & Shop #2 Exeter NH
12/28	58.56	5736 POS Debit - 002600 Market Basket Stratham NH
12/28	56.08	5653 POS Debit - W03103 Walgreen Comp Exeter NH
12/30	200.00	5653 ATM Cash - Nh4012 Citizens Exeter Drive Up, Exeter NH
12/31	200.00	5653 ATM Cash - T75100 77 Hanover St Portsmouth NH
01/04	300.00	5653 ATM Cash - Nh4012 Citizens Exeter Drive Up, Exeter NH
01/04	165.17	5736 POS Debit - 002600 Market Basket Stratham NH
01/04	102.00	5653 ATM Cash - 806462 8 Batchelders Rd Seabrook NH
01/05	32.19	5736 POS Debit - 001 Stop & Shop #2 Exeter NH
01/06	130.00	5736 DBT Purchase - 771727 Secondary Sch. Adm Skillman NJ
01/06	1.50	5736 DBT Purchase - Lk5917 City Of Portsmouth Portsmouth NH
01/11	66.94	5736 POS Debit - 001 Stop & Shop #2 Exeter NH
01/11	8.00	5736 DBT Purchase - 002 Tilton Touchless Ctilton NH
01/13	127.16	5736 POS Debit - 002600 Market Basket Stratham NH
01/19	300.00	5653 ATM Cash - Nh4012 Citizens Exeter Drive Up, Exeter NH
01/19	39.93	5736 POS Debit - 001 Stop & Shop #2 Exeter NH
01/21	20.66	5736 POS Debit - 001 Stop & Shop #2 Exeter NH
01/22	300.00	5653 ATM Cash - Nh4012 Citizens Exeter Drive Up, Exeter NH
01/25	183.28	5736 POS Debit - 002600 Market Basket Stratham NH

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Other Withdrawals

Date	Item No.	Amount	Description
12/22	010915546	1,000.00	Bk Of Amer VI/Mc Online Pmt 091222 Ckf486977566pos
12/22	010915547	1,000.00	Bk Of Amer VI/Mc Online Pmt 091222 Ckf486977566pos
12/22	001392475	500.00	American Express Elec Remit 091222 091221062279997
01/04	004848507	6,698.15	American Express Elec Remit 100101 091231061112155
01/04	004815948	1,000.00	Bk Of Amer VI/Mc Online Pmt 100104 Ckf486977566pos
01/04	004719159	600.00	BMW Fin Svc Check Pymt 123109 Check # 0000009257
01/04	004660175	500.00	American Express Elec Remit 100104 100101050932493
01/04	004848506	500.00	American Express Elec Remit 100101 091231061107937
01/04	004708698	279.45	Prudential Ins Prem 100104 218178969009365
01/06	009380469	200.00	Bk Of Amer VI/Mc Online Pmt 100106 Ckf486977566pos
01/13	091212058	3,500.00	Online Transfer To Checking 1330
01/19	003939212	3,274.92	Bank Of America Mortgage 011910 122750650
01/19	091215838	2,000.00	Online Transfer To Checking 1330
01/19	002696586	439.75	Bankers Life 357 Ins Prem 100114 008365418100118
01/19	003939213	6.00	Bank Of America Mortgage 011910 122750650
01/21	008482668	1,000.00	Bk Of Amer VI/Mc Online Pmt 100121 Ckf486977566pos

FREDERICK V MCENIMEN III
SHAUNA S MCENIMEN
Circle Gold Checking w/Interest
265-4

Total Withdrawals

23,319.75

Deposits & Additions

Date	Item No.	Amount	Description
12/29	088881734	5,000.00	5653 ATM Deposit - NH4012 Citizens Exeter Drive Up, Exeter N
12/31	010595863	7,781.74	Prudential Pfm Dir Dep 100103 233965
01/12	088875512	10,000.00	5653 ATM Deposit - NH4012 Citizens Exeter Drive Up, Exeter N
01/13	008121530	56.80	Chase Eft - Othe Payables 100112 309527
01/15	009832102	1,721.87	Prudential Pfm Dir Dep 100117 233965
01/19	088854049	5,000.00	5653 ATM Deposit - NH4012 Citizens Exeter Drive Up, Exeter N

Total Deposits & Additions

29,560.41

Interest

Date	Item No.	Amount	Description
01/25		1.45	Interest

Total Interest Paid

1.45

Current Balance

7,214.23

Daily Balance

Date	Balance	Date	Balance	Date	Balance
12/22	10,148.67	01/04	5,036.20	01/13	10,055.45
12/23	9,640.75	01/05	5,004.01	01/15	11,777.32
12/24	9,329.03	01/06	4,172.51	01/19	10,716.72
12/28	8,921.41	01/07	3,750.75	01/21	9,696.06
12/29	12,956.99	01/11	3,625.81	01/22	9,396.06
12/30	12,756.99	01/12	13,625.81	01/25	7,214.23
12/31	19,927.72				

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Checking

S U M M A R Y

Balance Calculation

Balance

Previous Balance	244.26	Average Daily Balance	522.20
Checks	.00 -		
Withdrawals	6,157.80 -	Interest	
Deposits & Additions	6,200.00 +		
Interest Paid	.08 +	Current Interest Rate	.15%
		Annual Percentage Yield Earned	.16%
Current Balance	286.54 =	Number of Days Interest Earned	35
		Interest Earned	.08
		Interest Paid this Year	.08

FREDERICK V MCENINEN III
SHAUNA S MCENINEN
MCENINEN COLLEGE FUND
Circle Gold Checking w/Interest
133-0

Previous Balance

T R A N S A C T I O N D E T A I L S

244.26

Withdrawals

Other Withdrawals

Date	Item No.	Amount	Description
01/15	001259638	3,545.00	Ams Payments Due 011410 011410 903301220591785
01/20	006325241	2,612.80	Facts/Tilton Sch 1/20/00-1 012010 98553-Sferv1-01

Total Withdrawals

6,157.80

Deposits & Additions

Date	Item No.	Amount	Description
01/13	091212060	3,500.00	Online Transfer From Checking 2654
01/19	091215840	2,000.00	Online Transfer From Checking 2654
01/19	091215874	700.00	Online Transfer Transfer 8148

Total Deposits & Additions

6,200.00

Interest

Date	Item No.	Amount	Description
01/25		.08	Interest

Total Interest Paid

.08

Current Balance

286.54

Daily Balance

Date	Balance	Date	Balance	Date	Balance
01/13	3,744.26	01/19	2,899.26	01/25	286.54
01/15	199.26	01/20	286.46		

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Savings

S U M M A R Y

Balance Calculation

Balance

Previous Balance	201.26	Average Daily Balance	241.23
Withdrawals	64.00 -		
Deposits & Additions	115.00 +	Interest	
Interest Paid			
	.02 +	Current Interest Rate	.10%
Current Balance	252.28 =	Annual Percentage Yield Earned	.09%
		Number of Days Interest Earned	35
		Interest Earned	.02
		Interest Paid this Year	.02

SCOTT S MCENIMEN
FREDERICK V MCENIMEN III
Statement Savings
9973

Previous Balance

T R A N S A C T I O N D E T A I L S

201.26

Withdrawals

ATM/Purchases

Date	Amount	Description
12/23	62.00	ATM Withdrawal - 8939y0 150 Portsmouth Aveexeter NH
12/23	2.00	Non-Citizens ATM Fee - 8939y0 150 Portsmouth Aveexeter NH

Total Withdrawals

64.00

Deposits & Additions

Date	Item No.	Amount	Description
12/24	022318677	115.00	Deposit

Total Deposits & Additions

115.00

Interest

Date	Item No.	Amount	Description
01/25		.02	Interest

Total Interest Paid

.02

Current Balance

252.28

Daily Balance

Date	Balance	Date	Balance	Date	Balance
12/23	137.26	12/24	252.26	01/25	252.28

Account Statement

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Savings

SUMMARY

Balance Calculation

Balance

Previous Balance	5.97	Average Daily Balance	5.97
Withdrawals	.00 -		
Deposits & Additions	.00 +	Interest	
Interest Paid			
	.00 +	Current Interest Rate	.10%
Current Balance	5.97 =	Annual Percentage Yield Earned	.00%
		Number of Days Interest Earned	35
		Interest Earned	.00
		Interest Paid this Year	.00

PATRICK J MCMENTHEN
FREDERICK V MCMENTHEN III
Statement Savings
9981

Previous Balance

5.97

TRANSACTION DETAILS

No activity this statement period

Current Balance

5.97

NEWS FROM CITIZENS

--We are making an improvement to your account statement. Beginning in January, if you have paid Overdraft/Insufficient Available Funds Fees, your statement will include a table that shows the total amount of these fees, net of any rebates, that you have paid both for the statement period and for the calendar year to date. This table will then continue to appear on future statements for the remainder of the calendar year. If you have not incurred these fees during the calendar year, the table will not appear.

--A message for all Citizens Bank MasterCard Debit Card customers, you should have received your new Visa Debit Card which replaced your MasterCard Debit Card. If you have not received your new Visa Debit Card, please call us at 1-888-850-4070. To activate your new Visa Debit Card call 1-800-527-1800. Or simply use your card at any ATM or merchant and make a PIN-based purchase.

IMPORTANT: Your card number and expiration date have changed. If you use your current debit card for recurring payments, we'll make every reasonable effort to ensure your payments are not impacted. To ensure there is no interruption in service, we recommend that you contact your billers to update your information.

--Introducing the Big Savings Sale. See all of the savings offers waiting for you at citizensbank.com/bigoffers. But hurry, these offers won't last long!

--Looking for high yields and easy access to your cash savings? Look no further! Citizens Bank offers savings and money market accounts with great rates and the peace of mind of FDIC insurance. Whether you are just starting out or looking to preserve your liquid cash deposits, we have an account to suit your needs. We also have new products that reward you for saving for college or a new home! For more information, to open an account, or add to your existing balance, visit your local branch today or call 1-800-773-7373.

Member FDIC. See a banker for FDIC coverage amounts and transaction limitations.

--Reduce your monthly payments with great rates on a home equity loan or line of credit. Home Equity loans and lines of credit can help you with a variety of borrowing needs, have flexible repayment terms and no closing costs. See a banker today.

John Masci

From: John Masci
Sent: Friday, October 15, 2010 8:14 PM
To: 'COACHMCM@aol.com'
Subject: 2009 tax return
Attachments: McMenimen 2009 Final.PDF

Hi Rick:

Attached is your 2009 return. I ended up making a couple of changes to have it more closely reflect what I had sent you in March. My notes showed we should report 38K for Custom Income (25K from Wagstaff and 13K from Pope). Prepared this way you still are getting almost \$12K in a refund. Please acknowledge receipt and that it is ok to e-file then I will submit the return. The pdf is protected with the last 6 digits of your SS#.

Thanks.

John G. Masci
Raphael and Raphael LLP
52 Church Street
Boston, MA 02116
(617) 210-1213 (New Direct Dial)

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